

SERFF Tracking Number: AGNN-127120541 State: Arkansas  
Filing Company: Western National Life Insurance Company State Tracking Number: 48553  
Company Tracking Number: A214-11-X  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium  
Variable  
Product Name: A214-11-X  
Project Name/Number: /

## Filing at a Glance

Company: Western National Life Insurance Company

Product Name: A214-11-X

SERFF Tr Num: AGNN-127120541 State: Arkansas

TOI: A021 Individual Annuities- Deferred Non-  
Variable

SERFF Status: Closed-Approved- State Tr Num: 48553  
Closed

Sub-TOI: A021.002 Flexible Premium

Co Tr Num: A214-11-X

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lauren Cole, Angie Fox,  
Nancy R Smith

Disposition Date: 04/26/2011

Date Submitted: 04/21/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/26/2011

State Status Changed: 04/26/2011

Deemer Date:

Created By: Angie Fox

Submitted By: Angie Fox

Corresponding Filing Tracking Number:

Filing Description:

This form is new and does not replace any form previously approved by your Department. The filing includes no assumption or provisions that unfairly discriminate in availability, rates, benefits, or any other way for prospective insureds of the same class, equal expectation of life, and degree of risk. This filing does not contain any unusual or controversial items. To the best of our knowledge, information and belief, the forms submitted herewith are in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state, and such form contains no provisions previously disapproved by your Department.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

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Form A214-11-X is an individual, fixed, non-participating, flexible premium deferred annuity policy with a 5-year declining early withdrawal charge scale.

After thirty days from the Policy Date, you may take multiple withdrawals each policy year. Issue ages are 0-90. This policy will be marketed through financial institutions.

Form 111-2X is the application to be used with the contract.

## Company and Contact

### Filing Contact Information

Angie Fox, angie.fox@aigretirement.com  
 2919 Allen Parkway, L10-30 713-831-6050 [Phone]  
 Houston, TX 77019 713-831-6932 [FAX]

### Filing Company Information

Western National Life Insurance Company CoCode: 70432 State of Domicile: Texas  
 2929 Allen Parkway, L10-30 Group Code: 12 Company Type:  
 Houston, TX 77019 Group Name: State ID Number:  
 (713) 831-6006 ext. [Phone] FEIN Number: 75-0770838

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: the fee required to make this submission in our domicile state of Texas is \$100; therefore, \$100 is included.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western National Life Insurance Company	\$100.00	04/21/2011	46830791

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/26/2011	04/26/2011

*SERFF Tracking Number:* AGNN-127120541      *State:* Arkansas  
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Variable  
*Product Name:* A214-11-X  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 04/26/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	SOVs		Yes
Form	flexible premium deferred annuity policy		Yes
Form	deferred annuity application		Yes

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## Form Schedule

Lead Form Number: A214-11-X

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	A214-11-X	Policy/Cont flexible premium ract/Fratern deferred annuity al policy Certificate	Initial		50.000	A214-11- X_filed version.pdf
	111-2X	Application/ deferred annuity Enrollment application Form	Initial		50.000	111-2X.pdf

**FLEXIBLE PREMIUM DEFERRED ANNUITY POLICY**

Western National Life Insurance Company (referred to in this annuity policy as "we") has issued this policy in consideration of your application and initial premium.

Interest earned on your premium payment(s) will accumulate until it is withdrawn or applied to an income plan. Income payments made according to the income plan selected will begin on the Annuity Date.

The owner may make partial withdrawals at any time before the Annuity Date. Each premium payment is subject to an early withdrawal charge for a five-year period. To determine withdrawal charges, the oldest premiums are considered withdrawn first.

Years from Payment	1	2	3	4	5	Thereafter
Charge	8%	8%	7%	6%	5%	0%

See *Withdrawals*, beginning on page 6, for additional information.

[   ]

**SECRETARY**

**PRESIDENT**

Policy Number: H123456

Policy Date: 01/01/2011

Initial Premium Payment: \$10,000

Annuity Date: 01/01/2041

Annuitant: John Doe

Age at Issue: 35

**Read your policy carefully. This annuity policy explains how your annuity works, and is a legal contract between you and Western National Life Insurance Company.**

**RIGHT TO VOID: If, after reading the policy you are not satisfied for any reason, you may return the policy to us or any agent authorized by us within twenty days (thirty days if this policy is issued as a replacement) after receiving it. We will refund any premiums paid and the policy will then be void.**

**FLEXIBLE PREMIUM DEFERRED ANNUITY  
ANNUITY PAYMENTS TO BEGIN ON ANNUITY DATE  
THIS ANNUITY IS NON-PARTICIPATING – DIVIDENDS ARE NOT PAYABLE**

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## DEFINITIONS:

**Annuity Date:** The date income payments will begin.

**Annuitant:** The natural person to whom income payments will be made.

**Owner:** The primary owner and any joint owner, collectively.

**Policy Date:** The date this policy was issued and the date on which the initial premium began earning interest.

**We, us, our:** Western National Life Insurance Company.

**You, your:** The owner.

## OWNER

The owner is the person or entity entitled to the ownership rights stated by this policy.

As the owner, you have the right to:

- Name a different owner.
- Assign your interest in the policy to another person.
- Name or change the beneficiary.
- Withdraw money from your annuity.
- Select an income plan and specify its start date. (See *Income Plans* on page 7 for details).
- Receive the annuity income payments once the income plan has been established.
- Terminate your annuity and receive the withdrawal value.

## JOINT OWNER

If this policy is non-qualified, it may be owned by joint owners. Upon the death of either owner, the surviving joint owner will be the primary beneficiary. If another result is desired, the owners may specifically designate that a surviving joint owner will not be the primary beneficiary.

## ANNUITANT

An annuitant is a "measuring life" and has the following effects on the annuity:

- If you choose an income plan that guarantees payments for life, the age and sex of the annuitant is used to calculate the income amounts, unless unisex mortality factors apply to your policy. (See *Employer-Sponsored Plans* on page 9 for more information).
- If the annuitant dies before an income plan begins, the owner may designate a new annuitant, subject to our underwriting rules then in effect. If the owner is not a natural person, the death of the annuitant will be treated as the death of the Owner.
- If the annuitant dies after an income plan begins, income payments will end unless the income plan chosen calls for payments to continue after death.

## BENEFICIARY

The beneficiary is the person or persons who will receive payment if:

- The owner dies before an income plan has started, or
- The annuitant dies while payments are being made under an income plan that calls for payments to continue after the annuitant's death.

See the *Joint Owner* provision above for its effect on the beneficiary.

If no beneficiary is living when the money becomes payable due to death, we will pay the owner or owner's estate.

## CHANGES TO OWNER, ANNUITANT OR BENEFICIARY

**Beneficiary.** If you make a beneficiary change, the change will take effect on the date you sign the change request form. However, we are not responsible for any payment or other action taken

before we have received and acknowledged in writing your change request.

**Annuitant.** The annuitant is the person designated by the owner in the application, unless changed prior to the Annuity Date. The annuitant may only be changed prior to the Annuity Date as follows:

- If the owner is a natural person, he or she may change the annuitant upon the death of an annuitant who is not the owner; or
- An owner who is a natural person and who is not the annuitant may designate himself or herself the annuitant at the time the owner requests an income plan in writing.

Any change of the annuitant is subject to our underwriting rules in effect at the time the change is requested, including underwriting rules regarding the age of the annuitant.

**Assignment and Ownership.** If you assign your policy or make an ownership change, the change will take effect on the date you sign the change request form. However, we are not responsible for any payment or other action taken before we have received and acknowledged in writing your change request.

We are not responsible for the validity of any assignment or ownership change. An assignment or ownership change may be a taxable transaction. Consult your tax advisor to determine any tax consequences.

## POLICY VALUES

Your **annuity value** equals:

- The sum of all premiums received,
- plus all interest earned,
- minus any applicable premium tax (see page 9),
- minus any previous withdrawals and any applicable early withdrawal charges.

Your **withdrawal value** is the amount you will receive upon a full withdrawal or surrender of your policy after any applicable early withdrawal

charges have been deducted from the annuity value.

## Premium Payments

After the initial premium, you may make additional contributions of at least [\$2,000] ([\$100] if the automatic premium check option is selected). However, we reserve the right not to accept additional premiums under this policy.

If your policy is an Individual Retirement Annuity, refer to the attached IRA endorsement.

## Interest

Interest is credited to your annuity daily. All interest rates quoted are effective annual interest rates. This is the yield that results after interest has compounded daily for a full year.

We set interest rates according to the following guidelines:

- The initial premium will earn interest at the rates and for the time periods shown on the annuity application. Thereafter, we will declare a new interest rate in advance of the period for which it is payable. This rate will apply until a new rate is declared.
- For additional premiums, we will declare the credited interest rate. At any one time, different interest rates may apply to premiums paid at different times.
- The table on page 11 shows the minimum withdrawal values we guarantee. These values could be greater if we pay or credit interest in excess of the guaranteed minimum interest rate.

We guarantee your annuity will always earn at least the guaranteed minimum interest rate set forth in your annuity application prior to the selection of an income plan option, regardless of future economic conditions.

## **WITHDRAWALS**

For the purpose of calculating permitted free withdrawal amounts and early withdrawal charges, withdrawals will be treated as coming first from interest earnings (on a last-in, first-out basis) and as a return of premiums (on a first-in, first-out basis) only after earnings have been exhausted.

### **Permitted Free Withdrawal Option**

After thirty days from the Policy Date, you may take multiple withdrawals each policy year not exceeding in total the greater of (i) the accumulated interest; or (ii) 15% of the Annuity Value as of the previous policy anniversary or the Policy Date if taken in the first year, which includes any interest credited on that date. We will not deduct from these withdrawals any early withdrawal charge. If you do not use all of the 15% free withdrawal percentage in a policy year, you may carry the remainder over to the next policy year, up to a maximum of 20% of the most recent policy anniversary Annuity Value. The maximum free withdrawal in any year may not exceed 20% of the most recent policy anniversary Annuity Value except where the accumulated interest earnings remaining in the policy exceed 20%.

### **Premium Guarantee**

We guarantee your premium payments. This guarantee is in addition to the twenty-day right to void explained on the policy cover page. If you make a full withdrawal at any time, you will receive at least the amount of all premiums paid less any prior partial withdrawals. Any applicable early withdrawal charges will be waived to the extent that they would conflict with the Premium Guarantee. For purposes of this provision, previous interest withdrawals will be considered return of premiums.

## **Early Withdrawal Charges**

An early withdrawal charge may be deducted if you withdraw more than your permitted free withdrawal amount. The early withdrawal charge is equal to the percentage(s) shown on page 1 of the amount of premium(s) withdrawn. After five years from the date of each payment, that premium payment incurs no early withdrawal charge.

The table on page 10 shows the minimum withdrawal values we guarantee. These values could be greater if we pay or credit interest in excess of the guaranteed minimum interest rate.

## **Income Tax Consequences**

Withdrawals from your annuity may be subject to federal income taxes. For tax purposes, withdrawals will be treated as coming first from earnings, and as a return of premium only after earnings have been exhausted. Income taxes may apply sooner if the Owner is not a natural person and if an exception to annual taxation does not apply. Income taxes may also apply sooner if you transfer all rights in this policy to another Owner or Annuitant.

The taxable portion of withdrawals taken before you reach 59½ may be subject to an additional 10% federal income tax. This penalty tax is distinct and separate from any early withdrawal charge that may apply. If the Annuity Date is not more than one year after the Policy Date or if you begin an Income Plan with payments over your life or life expectancy, this additional 10% tax may not apply.

Consult your tax advisor regarding your specific situation.

## **Partial Withdrawals**

You may withdraw a portion of the annuity value any time before an income plan has begun. Withdrawal requests must be for a minimum of [\$250]. Your withdrawal, plus any early withdrawal charge as described above, will be

deducted from your annuity value. Your annuity value after a partial withdrawal must be at least [\$2,000].

### **Full Withdrawal/Termination**

A full withdrawal will terminate your policy. If you make a full withdrawal within five years of any premium payment, the early withdrawal charges will apply. The early withdrawal charges will be waived to the extent they would conflict with the Premium Guarantee.

### **Deferral of Payments**

In accordance with state law, we may defer payments up to six months after receiving a request for partial or full withdrawal, subject to written approval by the insurance commissioner of the state where this policy is delivered. If we defer payment, interest will continue to accrue until the payment is made.

### **INCOME PLANS**

An income plan allows you to apply your annuity value (less any applicable early withdrawal charges) to create a guaranteed income for life or for a specified period. An income plan begins on the Annuity Date. After the Annuity Date, the owner will be the annuitant, unless the owner is not a natural person. We will pay the income to the owner or a designated payee.

The amount of income paid under an income plan will depend on the amount applied to purchase the Plan, less premium tax, if any, and the income plan option selected. The rate of interest guaranteed under these income plan options is [1.5%] per year. The minimum income plan values are based on the [A2000 Individual Annuity Valuation Tables], sex distinct, with interest at [1.5%]. The attained age at annuitization will be adjusted downward by one year for each full five year period that has elapsed since January 1, 2000. The table on page 11 shows the guaranteed minimum income plan values for monthly payments. These amounts could be

greater, depending on the actual interest rates and the payment frequency selected.

For each plan, the amount shown under the annuitant's sex and age as of the Annuity Date is the minimum amount that we will pay monthly for each \$1,000 applied to purchase the plan. Upon request, we will provide information on payment amounts for other ages or for unisex mortality factors. (See *Employer-Sponsored Plans* on page 9 for more information.)

You choose the Annuity Date. The Annuity Date may be any time after three years from the Policy Date. (You may choose an earlier Annuity Date, but the early withdrawal charge will be deducted before the income payment amount is calculated.)

If you do not elect an earlier date, income payments will start when the owner reaches age 100. The income plan options are described below. If you do not choose another income plan, we will pay according to Plan B, with payments guaranteed for ten years.

Your income plan options are:

**Plan A - Life Income:** Provides income payments for the annuitant's entire lifetime. Income payments will end upon the annuitant's death.

**Plan B - Life Income with 5, 10, 15 or 20 Years Guaranteed:** Provides income payments for as long as the annuitant lives. If the annuitant dies before the guarantee period is over, we will continue to make payments until the end of the guarantee period. You choose the guarantee period of 5, 10, 15 or 20 years.

**Plan C - Life Income with Installment Refund:** Provides income payments for as long as the annuitant lives. If the annuitant dies before the guarantee period is over, we will continue to make payments until the total amount applied to the plan has been refunded. The length of the guarantee period is calculated by dividing the amount applied to the income plan by the monthly income payment amount.

**Plan D - Fixed Amount:** Provides fixed amount income payments for a minimum of five years and a maximum of 20 years in an amount elected until the amount applied is exhausted.

**Plan E - Fixed Period Income:** Provides equal periodic income payments for a predetermined number of years only. The fixed period may be from five to 20 years.

Payments may be made according to one of these income plans or as we otherwise agree.

At least 30 days prior to the Annuity Date, you must:

- Return this policy.
- Indicate the income plan you have elected.

After an income plan begins, your policy will change:

- Your annuity value or withdrawal value on the day the income plan starts will be applied to the income plan of your choice.
- This annuity policy will be cancelled and replaced with our agreement to make periodic payments under the income plan selected.
- No further withdrawals may be made.
- Income payments will be made monthly, quarterly, semiannually or annually, as may be requested. The minimum payment is [\$50]. We will make payments less frequently if your chosen payment schedule results in a smaller payment. We may periodically require proof that the annuitant is still living.

## DEATH BENEFITS

### Death of Annuitant Before Annuity Date

If an annuitant who is not an owner dies before the Annuity Date, the owner may designate a new annuitant, subject to our underwriting rules then in effect. If no designation is made within 30 days of the death, the owner will become the annuitant. If the owner is a non-natural person, the death of the annuitant will be treated as the death of the owner; a new annuitant may not be chosen.

### Death of Owner Before Annuity Date

The annuity value will be paid to the beneficiary upon the death of any owner before an income plan begins. Upon the death of a joint owner, the surviving joint owner, if any, will be treated as the primary beneficiary. Any other beneficiary designation on record at the time of death will be treated as a contingent beneficiary.

If we receive a claim for the death benefit and proof that the death occurred before an income plan began, we will pay the annuity value to the beneficiary. The beneficiary may choose to receive it:

1. In a single sum paid within five years of the date of death; or
2. Under any of the income plans described in *Income Plans* on page 7. In this case, the beneficiary functions as the owner and annuitant and may choose a new beneficiary. The income must start no later than one year after the date of death. In addition, the income must be over a period, which does not exceed the life or life expectancy of the beneficiary. Income plan options are available only if the beneficiary is a natural person.

**Surviving Spouse Exception:** If the owner's spouse is the sole beneficiary, upon the death of the owner, the surviving spouse may, upon request, become the owner and annuitant of the policy, continuing the policy. Otherwise, the surviving spouse may select an income plan option or request that we pay the annuity value in a single sum.

The annuity value will continue to earn interest until the date one of the above options goes into effect. If we do not receive a written notice of the option selected within 60 days after we receive acceptable proof of death, the annuity value will be paid as a single sum.

### Death After Annuity Date

If the annuitant dies while payments are being made under an income plan, those payments will

end unless the income plan chosen calls for payments to continue after the annuitant's death. These payments will be made at least as rapidly as they were being made at the time of death.

## GENERAL INFORMATION

**The Contract.** The annuity policy, your application, and any riders or endorsements constitute the entire contract. All statements made in the application are, in the absence of fraud, representations and not warranties.

**Your Application.** By signing the annuity application you agree that:

- All the statements and answers given by you on the application are true and complete to the best of your knowledge.
- You will, upon request, provide proof of the annuitant's birth date and sex. If the birth date or sex has been previously misstated, income amounts will be adjusted to the proper amounts for the true age or sex.

A copy of the application is provided to you as part of this annuity policy.

**Changes.** No change will be made that adversely affects your rights unless the change is required by law. However, subject to any required regulatory approval, we may modify the policy so as to qualify as an annuity under the provisions of the Internal Revenue Code, as may be amended. You will be provided with notice of any change affecting your policy.

Only an officer of Western National Life Insurance Company may modify any annuity policy or waive any requirement in the application. Any changes must be in writing and signed by an authorized officer.

**Nonparticipating.** This annuity policy pays no dividends and has no voting rights.

**Incontestable.** This annuity policy is incontestable.

**Employer-Sponsored Plans.** This annuity policy will have unisex mortality factors applied to its income plan if the policy is part of an employer-sponsored retirement plan under the provisions of Internal Revenue Code sections 401, 403, 457 or other pertinent section.

**Applicable Law.** This annuity policy is governed by the laws of the state in which it is delivered. All annuity values, withdrawal values, paid-up annuities or death benefits available from this annuity policy are at least equal to those required by that state.

**Annual Statement.** We will send you a statement showing your annuity value, your withdrawal value and the activity in your annuity at least once each policy year until you start an income plan.

**Premium Tax.** Some states charge a premium tax on annuities. If a premium tax is due, we may find it necessary to deduct the tax from the sum of your premium payments, or from your annuity value at the time of withdrawal or when the annuity value is applied to an income plan.

**ACCUMULATION TABLE**  
GUARANTEED VALUES\* PER \$1,000 OF PREMIUM

<b>End of Policy Year</b>	<b>Annuity Value Increase</b>	<b>Annuity Value End of Year</b>	<b>Withdrawal Value</b>
1	[\$1,010	\$1,010	\$1,000
2	1,020	2,030	2,000
3	1,030	3,060	3,000
4	1,041	4,101	4,000
5	1,051	5,152	5,000
6	1,062	6,214	6,000
7	1,072	7,286	7,000
8	1,083	8,369	8,029
9	1,094	9,462	9,122
10	1,105	10,567	10,227
11	1,116	11,683	11,343
12	1,127	12,809	12,469
13	1,138	13,947	13,607
14	1,149	15,097	14,757
15	1,161	16,258	15,918
16	1,173	17,430	17,090
17	1,184	18,615	18,275
18	1,196	19,811	19,471
19	1,208	21,019	20,679
20	1,220	22,239	21,899
21	1,232	23,472	23,132
22	1,245	24,716	24,376
23	1,257	25,973	25,633
24	1,270	27,243	26,903
25	1,282	28,526	28,186
26	1,295	29,821	29,481
27	1,308	31,129	30,789
28	1,321	32,450	32,110
29	1,335	33,785	33,445
30	1,348	35,133	34,793
31	1,361	36,494	36,154
32	1,375	37,869	37,529
33	1,389	39,258	38,918
34	1,403	40,660	40,320
35	1,417	42,077	41,737
36	1,431	43,508	43,168
37	1,445	44,953	44,613
38	1,460	46,412	46,072
39	1,474	47,886	47,546
40	1,489	49,375	49,035]

\* Values shown assume:

- A \$1,000 premium payment at the beginning of each year;
- The guaranteed minimum interest rate of [1.0%] for all applicable years;
- No prior withdrawals.

**MINIMUM MONTHLY INCOME PLAN PAYMENTS  
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN**

Attained Age of Payee When First Installment is Payable	PLAN A, B and C TABLES												PLAN E TABLE	
	MALE and FEMALE												No. of Years Payable	Fixed Period Income
	PLAN A Life Income		PLAN B Life Income with Guaranteed Period								PLAN C Life Income with Installment Refund			
			5 years		10 years		15 years		20 years					
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female			
50	[\$3.28	\$3.03	\$3.27	\$3.03	\$3.25	\$3.02	\$3.22	\$3.00	\$3.17	\$2.98	\$3.05	\$2.89	5	\$17.28
51	3.35	3.09	3.34	3.09	3.32	3.08	3.29	3.06	3.23	3.03	3.10	2.94	6	14.51
52	3.42	3.16	3.42	3.15	3.40	3.14	3.36	3.12	3.29	3.09	3.16	2.99	7	12.53
53	3.50	3.22	3.50	3.22	3.47	3.21	3.43	3.19	3.35	3.15	3.22	3.04	8	11.04
54	3.59	3.30	3.58	3.29	3.55	3.28	3.50	3.25	3.42	3.21	3.28	3.10	9	9.89
55	3.68	3.37	3.67	3.37	3.64	3.35	3.58	3.32	3.48	3.27	3.35	3.16	10	8.96
56	3.77	3.45	3.76	3.45	3.72	3.43	3.66	3.39	3.55	3.33	3.41	3.22	11	8.21
57	3.87	3.54	3.86	3.53	3.82	3.51	3.74	3.47	3.62	3.40	3.48	3.29	12	7.58
58	3.98	3.63	3.96	3.62	3.91	3.60	3.83	3.55	3.69	3.47	3.56	3.36	13	7.05
59	4.09	3.72	4.07	3.72	4.02	3.69	3.92	3.63	3.75	3.54	3.63	3.43	14	6.59
60	4.21	3.82	4.19	3.81	4.13	3.78	4.01	3.72	3.83	3.62	3.71	3.50	15	6.20
61	4.33	3.93	4.31	3.92	4.24	3.88	4.10	3.81	3.90	3.69	3.80	3.58	16	5.85
62	4.47	4.05	4.44	4.03	4.36	3.99	4.20	3.90	3.97	3.77	3.88	3.66	17	5.55
63	4.61	4.17	4.58	4.15	4.49	4.10	4.30	4.00	4.04	3.84	3.98	3.75	18	5.27
64	4.77	4.30	4.73	4.28	4.62	4.22	4.41	4.11	4.11	3.92	4.07	3.84	19	5.03
65	4.93	4.43	4.89	4.41	4.76	4.34	4.51	4.21	4.17	4.00	4.18	3.93	20	4.81]
66	5.11	4.58	5.06	4.56	4.90	4.48	4.62	4.32	4.24	4.07	4.28	4.03		
67	5.29	4.74	5.24	4.71	5.05	4.62	4.73	4.43	4.30	4.15	4.39	4.14		
68	5.49	4.91	5.42	4.88	5.20	4.76	4.83	4.55	4.36	4.22	4.51	4.25		
69	5.70	5.09	5.62	5.05	5.36	4.92	4.94	4.66	4.42	4.29	4.63	4.37		
70	5.93	5.29	5.83	5.24	5.53	5.08	5.05	4.78	4.47	4.36	4.76	4.49		
71	6.17	5.50	6.06	5.44	5.70	5.25	5.15	4.90	4.52	4.42	4.90	4.62		
72	6.43	5.73	6.29	5.66	5.87	5.43	5.25	5.02	4.56	4.48	5.04	4.76		
73	6.70	5.97	6.54	5.89	6.05	5.62	5.35	5.14	4.60	4.53	5.19	4.90		
74	7.00	6.24	6.80	6.14	6.23	5.81	5.44	5.25	4.64	4.58	5.34	5.06		
75	7.31	6.53	7.08	6.41	6.42	6.01	5.53	5.36	4.67	4.62	5.51	5.22		

All values shown are based on an interest rate of [1.5%].

**WESTERN  NATIONAL**  
**Life Insurance Company**

[ 205 East 10<sup>th</sup> Avenue  
Amarillo, Texas 79101  
Telephone 800.424.4990 ]

**FLEXIBLE PREMIUM DEFERRED ANNUITY POLICY**

**FLEXIBLE PREMIUM DEFERRED ANNUITY  
ANNUITY PAYMENTS TO BEGIN ON ANNUITY DATE  
THIS ANNUITY IS NON-PARTICIPATING – DIVIDENDS ARE NOT PAYABLE**

205 East 10<sup>th</sup> Avenue  
Amarillo, Texas 79101  
Telephone 800.424.4990

**OWNER (All Policyholder correspondence will be sent to this address.)**

Name: \_\_\_\_\_ Sex: \_\_\_\_\_ Age: \_\_\_\_\_ DOB: \_\_\_\_\_  
Address: \_\_\_\_\_ Marital Status: \_\_\_\_\_ SSN: \_\_\_\_\_  
Daytime Phone: \_\_\_\_\_

**JOINT OWNER (Optional. Non-Qualified Annuities only.)**

Name: \_\_\_\_\_ Sex: \_\_\_\_\_ Age: \_\_\_\_\_ DOB: \_\_\_\_\_  
Marital Status: \_\_\_\_\_ SSN: \_\_\_\_\_ Daytime Phone: \_\_\_\_\_

**ANNUITANT (if different from the Owner.)** Upon the death of the Annuitant, Owner may designate a new Annuitant. If no designation is made within 30 days of the death of the Annuitant, the Owner will become the Annuitant.

Name: \_\_\_\_\_ Sex: \_\_\_\_\_ Age: \_\_\_\_\_ DOB: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_ SSN: \_\_\_\_\_  
Relationship to Owner: \_\_\_\_\_

**OWNER'S BENEFICIARY DESIGNATION – In the event of death of Owner, surviving Joint Owner becomes Primary Beneficiary.**

If you do not want the Joint Owner to be the Primary Beneficiary, check here and name Beneficiary below.

**Primary Beneficiary:** Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

**Contingent Beneficiary:** Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

**INTEREST RATE** (Interest is credited and compounded daily to achieve the annual rate. To achieve this rate, the premium must be left for a full year without any withdrawals.) The minimum guaranteed interest rate for the life of your policy is [ \_\_\_ ] %.

- [1 year with premium enhancement. The Interest Rate on the Initial Premium is [ \_\_\_ ] % for 1 year. In addition, an enhancement equal to [ \_\_\_ ]% of the Initial Premium will be credited to your annuity value on the Policy Date.]
- [3 year. The Interest Rate on the Initial Premium is [ \_\_\_ ]% for 3 years. This rate includes a [ \_\_\_ ] % enhancement payable for 3 years.]
- [5 year. The Interest Rate on the Initial Premium is [ \_\_\_ ]% for \_\_\_\_\_ years.]
- [5 year MVA. The Interest Rate on the Initial Premium is [ \_\_\_ ]% for \_\_\_\_\_ years.]

**PURCHASE PAYMENT**

Policy Number: \_\_\_\_\_ Policy Date: \_\_\_\_\_  
Initial Premium Payment: \$ \_\_\_\_\_ Annuity Income Date: \_\_\_\_\_  
PLAN TYPE (required):  Non-Qualified  Qualified  
Tax-Qualified Plans:  Traditional IRA  SEP IRA  Roth IRA  401 Corporate Plan  Other: \_\_\_\_\_ ]  
Check one:  Initial Contribution for Tax Year \_\_\_\_\_  Transfer  Rollover  Roth IRA Conversion Year \_\_\_\_\_

**SIGNATURES** Checks must be made payable to **Western National Life Insurance Company.**

[Do you have any existing life insurance policies or annuity contracts?  Yes  No  
Will this annuity replace, discontinue or change any existing life insurance or annuity contract issued by any company?  Yes  No (If yes, complete the following.) Company \_\_\_\_\_ Policy No. \_\_\_\_\_  
Are you an active duty service member of the United States Armed Forces?  Yes  No]  
I understand this annuity is not federally insured. I have read and understand the important disclosures located on the reverse of this application. I represent that all statements and answers in this application are complete and true, on my behalf and any person who may claim any interest under this policy.  
Please initial if applicable: \_\_\_\_\_ I am applying for a market-value adjustment annuity. **I understand that amounts payable under the policy are subject to a market value adjustment and to an early withdrawal charge for the period specified in the policy.**

X \_\_\_\_\_ X \_\_\_\_\_  
Owner's Signature Joint Owner's Signature (if applicable)  
Signed at (city/state): \_\_\_\_\_ on (date): \_\_\_\_\_

**REPRESENTATIVE INFORMATION**

[To the best of my knowledge the applicant has an existing life insurance policy or annuity contract.  Yes  No  
Do you have any reason to believe this annuity will replace, discontinue or change any existing life insurance or annuity?  Yes  No  
As agent, have you complied with all State Replacement Regulations and completed all required State Replacement forms?  Yes  No  
By signing this form, I certify that I have truly and accurately recorded herein the information provided by the applicant.]

X \_\_\_\_\_  
Licensed Agent's Signature Agency Name and Number  
State Lic.#: \_\_\_\_\_ Agent#: \_\_\_\_\_  
Licensed Agent (Print name)

## DISCLOSURES

**[REDEMPTIONS FROM OPTIONAL RETIREMENT PROGRAMS AND OTHER PLANS:** Distributions from employer-sponsored retirement programs, including optional retirement programs, will be subject to any limitations imposed by the plan.

**For Louisiana Optional Retirement Program Participants Only:** For participants in the Louisiana Optional Retirement Program, withdrawals are limited by the plan and must take the form of an annuity payable over your lifetime or the joint lifetime of you and your beneficiary.

**For Texas Optional Retirement Program Participants Only:**

- Benefits in the Texas Optional Retirement Program vest after one year and one day of participation in one or more optional retirement plans.
- Benefits under the Texas Optional Retirement Program are available to you only after you attain the age of 70 ½ years, or terminate participation by death, retirement, or termination of employment in all Texas institutions of higher education.
- Western National Life Insurance Company (WNLIC) will require written verification from the program administrator of your qualification for any requested redemption of any annuity benefits purchased under the Texas Optional Retirement Program.

**California Senior Disclosure:** Please be advised that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of this product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation, and you may wish to consult independent legal or financial advice before selling or liquidating any assets and prior to the purchase of any life or annuity products being solicited, offered for sale, or sold.]

## FRAUD WARNING

**[In some states we are required to advise you of the following:** Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of a material fact, may be guilty of insurance fraud.

**Arkansas, North Dakota, South Carolina, South Dakota, and Texas Residents Only:** Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which may be a crime and may subject the person to civil and criminal penalties.

**Colorado, Kentucky, New Mexico, Ohio, and Pennsylvania Residents Only:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**District of Columbia, Louisiana, and Rhode Island Residents Only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

**Maryland and Massachusetts Residents Only:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

**New Jersey Residents Only:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Maine, Tennessee, Virginia and Washington Residents Only:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Oklahoma Residents Only:** Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claims for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.]

SERFF Tracking Number: AGNN-127120541 State: Arkansas  
Filing Company: Western National Life Insurance Company State Tracking Number: 48553  
Company Tracking Number: A214-11-X  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium  
Variable  
Product Name: A214-11-X  
Project Name/Number: /

## Supporting Document Schedules

**Item Status:** **Status  
Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

flesch.pdf

**Item Status:** **Status  
Date:**

**Satisfied - Item:** SOVs

**Comments:**

**Attachments:**

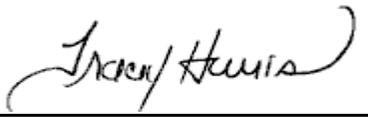
SOV-111-2X.pdf

SOV-A214-11-X.pdf

## CERTIFICATION

WESTERN NATIONAL LIFE INSURANCE COMPANY, NAIC # 70432, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of your State and the forms achieved the following score:

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
A214-11-X	Flexible Premium Deferred Annuity	50
111-2X	Deferred Annuity Application	50



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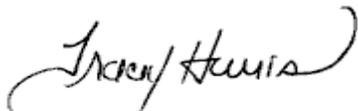
Tracey Harris  
Vice President

April 20, 2011  
Date

**Statement of Variability for Form 111-2X**  
**Western National Life Insurance Company**  
**April 1, 2011**  
**Variability denoted by brackets**

We have bracketed or determined that the following information will be variable. Any changes will be for future use only, and on a non-discriminatory basis. We have bracketed the following information:

1. Contact Information: The location and telephone number are bracketed for administrative purposes.
2. Terms, Current Guaranteed Minimum Interest Rate (GMIR), Current Interest Rates and Enhancements: To allow for flexibility in offering different interest rate terms, depending on economic and market conditions.
  - 3a. The terms may range between 1 and 10 years. Additionally, we have included blanks for the current crediting rates and enhancements to be completed. Those rates will range between .10% and 10.0%.
  - 3b. The current GMIR is 1.0%. The rate will always be equal to or exceed the rate produced by the procedures filed with the Department. The GMIR will range between 1.0% to 3.0% and is tied to the five-year Constant Maturity Treasury Rate. Any changes to the GMIR will be applicable to new issues only.
  - 3c. The current interest rate options available are 1, 3, 5 year and 5 year with MVA. In addition, we have included blanks for the current rate, current interest rate or premium enhancement to be completed. Any changes to available interest rate guarantee periods, the current rate, or any current interest rate or premium enhancement will be applicable to new issues only. Current rates and current interest or premium enhancements will fluctuate due to economic circumstances. These values will range between .10% and 10%; any changes will be applicable to new issues only.
3. Qualified Information: To allow for flexibility in the information collected and Tax Qualified Plans offered, and the ability to make changes that comply with applicable state or federal requirements.
4. Replacement Information: To allow for flexibility in the information collected, and to make changes to comply with state or federal requirements. Replacement information will always be on the application as required, but may be subject to change based on state or federal updates.
5. Disclosures and Fraud Warnings: The disclosures and fraud warnings so that text may be modified to comply with changes in state or federal law.



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Tracey Harris - Vice President

April 20, 2011

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Date

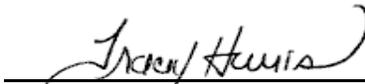
**Western National Life Insurance Company**

**Statement of Variability for Forms:**

**A214-11-X**

**Date: April 1, 2011**

- For administrative purposes, the location, telephone number and other annuity contact information is bracketed.
- For administrative purposes, the Officer signatures are bracketed on the cover page of the policy.
- The additional premium contribution amount, minimum partial withdrawal amount, minimum remaining value after partial withdrawal, and the minimum income payments are denoted as variable by the use of brackets. Any changes will only be applicable to new issues:
  - After the initial premium, you may make additional contributions of at least \$2,000. This amount may vary between \$500 and \$5,000.
  - When choosing the automatic premium check option for additional contributions, the amount must be \$100. This will range between \$50 and \$500.
  - Withdrawal requests must be for a minimum of \$250 and may range between \$50 and \$500.
  - The annuity value after a partial withdrawal must be at least \$2,000 and may range between \$500 and \$5,000.
  - The minimum income payment is \$50 but may vary between \$50 and \$100.
- The guaranteed table of values and guaranteed minimum interest rate in the above captioned form are submitted on a variable basis. The current guaranteed minimum interest rate is 1.0%. The rate will always be equal to or exceed the rate produced by the procedures filed with the Department. The guaranteed minimum interest rate will range between 1.0% to 3.0% and is tied to the five-year Constant Maturity Treasury Rate. Any changes to the guaranteed minimum interest rate will be applicable to new issues only.
- The settlement option interest rate, mortality table and the values in the settlement option tables in the above captioned form are submitted on a variable basis and are denoted as variable by use of brackets [ ]. Any changes will be applicable only to new issues. Any change in the settlement option interest rate, mortality table or the values listed in the settlement option table will be filed with the Department for approval prior to use.

  
\_\_\_\_\_  
Tracey Harris - Vice President  
Western National Life Insurance Company